

In re:  
Gordon Wigfall  
Robertina Wigfall  
Debtors

# CERTIFICATE OF NOTICE

Date Rcvd: Jan 17, 2017

|                        |                              |                |                           |      |
|------------------------|------------------------------|----------------|---------------------------|------|
| Case 5:11-bk-07989-JJT | Doc 64                       | Filed 01/19/17 | Entered 01/20/17 01:15:51 | Desc |
|                        | Imaged Certificate of Notice |                | Page 1 of 4               |      |

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mw-law.com, ecfmail@mw-law.com  
Bass and Associates PC on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mw-law.com  
Marisa Myers Cohen on behalf of Creditor M&T Bank Mcohen@mw-law.com  
Paul Kramer on behalf of Joint Debtor Robertina Wigfall samkan@epix.net  
Paul Kramer on behalf of Debtor Gordon Wigfall samkan@epix.net  
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@goldbecklaw.com  
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1 **Gordon Wigfall**  
First Name Middle Name Last Name  
Debtor 2 **Robertina Wigfall**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:11-bk-07989-JJT**

Social Security number or ITIN **xxx-xx-1347**  
EIN --  
Social Security number or ITIN **xxx-xx-8355**  
EIN --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gordon Wigfall

Robertina Wigfall

By the  
court:

January 17, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**